

REDACTED United States District Court

Delaware

DISTRICT OF

UNITED STATES OF AMERICA
V.

Douglas Fields and
Jamir Richardson

(Name and Address of Defendant)

SEALED

Unsealed
(3/14/08 Kib)

CRIMINAL COMPLAINT

CASE NUMBER: 08-50-M-ALL

I, the undersigned complainant being duly sworn state the following is true and correct to the best of my knowledge and belief. On or about _____ in _____ county, in the _____ District of _____ defendant(s) did, (Track Statutory Language of Offense)

See Attachment A

in violation of Title 18 United States Code, Section(s) 1344

I further state that I am a(n) Special Agent, TIGTA and that this complaint is based on the following

Official Title

facts: see attached affidavit

Continued on the attached sheet and made a part hereof:

☒ Yes☐ No

Signature of Complainant

SA John L. Davids, Jr.
TIGTA

Sworn to before me and subscribed in my presence,

Date

at

Wilmington, DE
City and State

Honorable Mary Pat Thyng
United States Magistrate Judge

Name & Title of Judicial Officer

Signature of Judicial Officer

Attachment A

From on or about September 19, 2006, through on or about November 27, 2006, in the District of Delaware, Douglas Fields and Jamir Richardson, the defendants, knowingly did execute and attempt to execute a scheme and artifice to defraud Commerce Bank, a federally insured financial institution, by negotiating at the bank stolen IRS refund checks.

AFFIDAVIT OF JOHN L. DAVIDS JR.

I, John L. Davids Jr, being duly sworn, depose and say:

1. Your affiant is employed as a Criminal Investigator with the Treasury Inspector General for Tax Administration (TIGTA), and has been so employed for nineteen years.
2. This affidavit is submitted in support of an application for a criminal complaint against **Douglas Fields** and **Jamir Richardson** for committing bank fraud in violation of 18 U.S.C. § 1344. The information contained in this affidavit is based upon my personal knowledge gained by reviewing various financial documents, interviewing witnesses and speaking with other law enforcement agents involved in this investigation.

Summary of the Offense

3. Since October of 2005, Douglas Fields was employed as a bank teller for Commerce Bank at the Limestone branch located in Wilmington, Delaware. Sometime in the summer of 2006, Fields met with Richardson a boyhood friend at an undisclosed location. During this meeting Richardson asked Fields if he could assist him with depositing some checks into accounts at Commerce Bank. Fields agreed to deposit the checks to "assist" a friend, and knew that the checks were Treasury checks. Fields would meet Richardson outside the bank and receive the checks with deposit slips in an envelope. Fields would then wait until he went to work and when the teller next to him would go on break, Fields would use that teller's computer to make the deposits. These deposits were made into accounts belonging to Richardson, his wife Tykesha English and three other individuals not yet located. In one instance a teller named Tiffany Myers-Barnes made a deposit for Richardson. Fields also made withdrawals from these accounts along with other individuals yet unidentified.

Discovery of the Fraud

4. Stacy Ioia, Senior Fraud Investigator, Commerce Bank reported to me that in late October of 2006, Ioia was reviewing reclamations of deposited United States Treasury checks on the Commerce Bank computer system. Reclamation occurs when the Treasury Department receives a report that a particular check is stolen and then that check is negotiated. The Financial Management Service, of the Treasury Department then reclaims the funds from the institution that accepted that check for negotiation. Ioia noticed several reclaimed IRS refund checks from the same Commerce Bank branch on Limestone Road, Wilmington Delaware. Ioia investigated further and found that one

Teller, Douglas Fields was involved in all of the deposits, of the stolen Treasury checks except one. During the course of her investigation Ioia was also able to access bank photographs of Fields making the deposits and using the assigned computer of another teller in an attempt to cover his activity.

The Fraud Scheme

5. Through my interviews and review of records of Commerce Bank, a federally insured financial institution, your affiant was able to piece together the following chain of events:

6. On September 19, 2006, Commerce Bank teller Douglas Fields, using the computer of teller Ratna Jewnarian, deposits three IRS refund checks totaling \$6,063.17 into an account owned by Terrance Cook # 368362877. The checks are identified as follows; #2307 65995726, amount \$1000.51 issued to Kevin C. Colgan, # 2307 65995728, amount \$2733.94, issued to Margaret Lile Minor, and #2307 65986626, amount \$2328.72, issued to Edward and Trisha Avena Jr.

7. On September 22, 2006, teller Douglas Fields, deposits a \$2500.00 withdrawal slip from Terrance Cooks account into Jamir Richardson's account # . Commerce Bank has a photograph of Fields and this transaction. Fields also makes two withdrawals from the account of Terrance Cook, one for \$500.00 and one for \$2500.00. On the same date a withdrawal was made by Aisha I. Joseph from the account of Jamir Richardson. Joseph has yet to be identified. Also an unidentified individual named Gerald Manley attempts a \$3000.00 withdrawal from the account of Terrance Cook on September 20, 2006, however the withdrawal was reversed.

8. On September 24, 2006, Fields deposits a \$2500.00 withdrawal slip from the Terrance Cook account into Jamir Richardson's account. Fields also performs one \$500.00 withdrawal and one \$2500.00 withdrawal from the Terrance Cook account. Commerce Bank has photographs of these transactions.

9. On October 7, 2006 at 1:53 pm, Douglas Fields, deposited four IRS refund checks, S/N 2307 66721449, issued to Miriam F. Brown, amount \$1942.10. S/N 2 issued to Leonard Harrison, amount \$2706.00, S/N , issued to Cinnamon Thompson, amount \$1219.91 and S/N , issued to Karen Hamilton, amount \$2649.00, into an account owned by SALEENA POTEAT account # and totaling \$8,517.01. Fields used a teller station computer assigned to teller Ratna Jewnarian and this is a violation of Commerce Bank security rules.

10. On October 23, 2006, Commerce Bank teller Tiffany Myers-Barnes uses the computer of teller Britnee Strand to deposit a total of three IRS refund checks into the Jamir Richardson account, totaling \$8,734.40. The checks are identified as; # amount \$2831.00, issued to Shawn Lockyear, # amount

\$4696.00, issued to Adam Cruz Perez, and # amount 1207.40, issued to Cheryl L. Whitted. Commerce Bank has photographs of Myers-Barnes using Strand's computer to make this deposit.

11. On October 25, 2006, Fields withdraws \$900.00, using withdrawal slip # , from the checking account of Jamir Richardson. Field's attempted to withdraw the following amounts using withdrawal slip : \$1100.00, \$1000.00, \$500.00, \$800.00, and \$900.00.

12. On November 3, 2006, Fields used teller Ratna Jewnarian's computer and attempted to deposit \$9505.23 worth of IRS refund checks into Tiffany Scott's account #. but the transaction was rejected because an internal override was required.

13. On November 7, 2006 at 2:16 pm, Fields used teller Ratna Jewnarian's computer to deposit three IRS refund checks totaling \$9,505.23. These checks are identified as: S/N 2307 67854226, issued to Elida Cobani, amount \$2639.60, \$ issue to Melvin Tyler Jr., amount \$3647.63 and S/N , issued to Stephanie Davis, amount \$3218.00. These checks were deposited into an account belonging to Tykesha English, account # Tykesha English lives with Jamir Richardson.

14. On November 27, 2006, Fields using teller Bethany Harding's computer deposited IRS refund checks # , issued to Michael and Jane Pacelli, amount \$5038.00 and # , issued to Kevin A. Seese, amount \$3423.29, into the account owned by Tiffany Scott. Commerce Bank has photographs of Fields using Harding's computer to make these deposits.

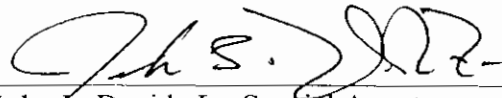
15. On January 25, 2007, Commerce Bank investigator's interviewed Douglas Fields and recorded the interview. During the interview Fields admitted to the scheme and reported that he had received the checks from Jamir Richardson. Fields stated that Richardson had approached him about making deposits of U.S. Treasury checks and that Fields agreed to assist his friend. Douglas Fields has been fired from Commerce Bank.

16. The total amount of stolen refund checks deposited to Commerce Bank from this scheme is \$37,673.37. The total reclaimed from Commerce Bank to date by the Treasury Department is \$22,000.00.

17. On December 12, 2007, your affiant interviewed Jamir Richardson. Richardson admitted to be involved in the scheme, being friends with Fields, and to negotiating at least three of the stolen Treasury checks. Richards also stated that he involved his wife Tykesha English in the scheme by using her account at Commerce Bank however English had no other involvement.

Conclusion

18. In summary, there is probable cause to believe that Douglas Fields and Jamir Richardson committed bank fraud, in violation of 18 U.S.C. § 1344. Therefore, your affiant respectfully requests that the Court issue criminal complaints against Douglas Fields and Jamir Richardson.

A handwritten signature in black ink, appearing to read "J.L. Davids Jr.", written over a horizontal line.

John L. Davids Jr., Special Agent
Treasury Inspector General for
Tax Administration